METHOD OF AND SYSTEM FOR AUTHORIZING PURCHASES MADE OVER A COMPUTER NETWORK Applicant: Douglas W. King Our Ref. No.: 58566.1520 Application No.: 09/657,285 REPLACEMENT SHEET 10 14 FIRST COMPUTER 12 (CONSUMER) 15 13 **WEB** INTERNET **BROWSER SOFTWARE** 24 INTERNET 18 22 16 20 24A THIRD COMPUTER SECOND COMPUTER (THIRD PARTY CONTRACTOR) (MERCHANT) 17 19 25 26 23 **PURCHASE ACCOUNT ON-LINE AUTHORIZATION** AUTHENTICATION **PROCESSING CATALOG** DATABASE **TOKEN LOOK SOFTWARE SOFTWARE UP TABLE** MERCHANT

FIG. 1

DATABASE

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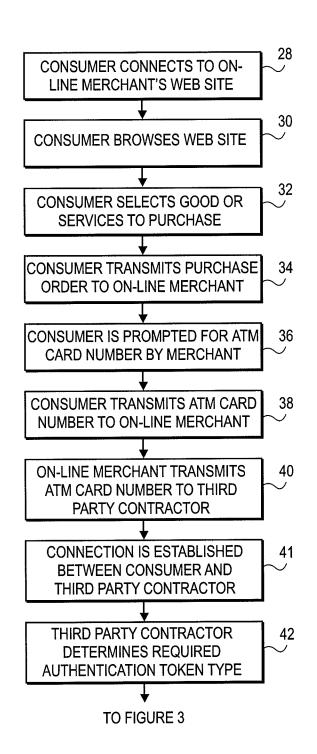


FIG. 2

METHOD OF AND SYSTEM FOR AUTHORIZING PURCHASES MADE OVER A COMPUTER NETWORK Applicant: Douglas W. King Our Ref. No.: 58566.1520 Application No.: 09/657,285 REPLACEMENT SHEET THIRD PARTY CONTRACTOR 44 DOWNLOADS TAILORED USER INTERFACE TO CONSUMER BASED ON AUTHENTICATION TOKEN TYPE **CONSUMER INPUTS** 46 AUTHENTICATION TOKEN INTO **USER INTERFACE AND** TRANSMITS TOKEN TO THIRD PARTY CONTRACTOR THIRD PARTY CONTRACTOR 48 MATCHES ATM CARD NUMBER AND AUTHENTICATION TOKEN THROUGH TRANSACTION **PARAMETERS** 50 THIRD PARTY CONTRACTOR VERIFIES VALIDITY OF ATM CARD NUMBER AND **AUTHENTICATION TOKEN** 52 ON-LINE MERCHANT IS ARE ATM CARD NO NOTIFIED. REJECTS **NUMBER AND** PURCHASE ORDER AND AUTHENTICATION **NOTIFIES CONSUMER** TOKEN VALID? YES THIRD PARTY CONTRACTOR 54 VERIFIES SUFFICIENCY OF **FUNDS IN CONSUMER'S** ACCOUNT NO ARE THERE SUFFICIENT FUNDS IN CONSUMER'S ACCOUNT? YES USER'S ACCOUNT IS DEBITED;

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FIG. 3

ON-LINE MERCHANT IS NOTIFIED, COMPLETES

PURCHASE AND NOTIFIES CONSUMER

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REPLACEMENT SHEET

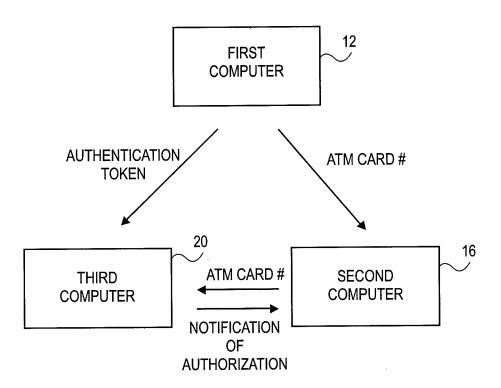


FIG. 4